

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

In re:	§	
	§	
BOWERS, SAM D.	§	Case No. 13-40274 BTR
	§	
Debtor(s)	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter      of the United States Bankruptcy Code was filed on      . The undersigned trustee was appointed on      .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of      \$

Funds were disbursed in the following amounts:

Payments made under an interim  
disbursement  
Administrative expenses  
Bank service fees  
Other payments to creditors  
Non-estate funds paid to 3<sup>rd</sup> Parties  
Exemptions paid to the debtor  
Other payments to the debtor

Leaving a balance on hand of<sup>1</sup>      \$

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was \_\_\_\_\_ and the deadline for filing governmental claims was \_\_\_\_\_. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ \_\_\_\_\_. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ \_\_\_\_\_ as interim compensation and now requests a sum of \$ \_\_\_\_\_, for a total compensation of \$ \_\_\_\_\_<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ \_\_\_\_\_, and now requests reimbursement for expenses of \$ \_\_\_\_\_, for total expenses of \$ \_\_\_\_\_<sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: \_\_\_\_\_ By: /s/Michelle H. Chow, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit A**

Case No: 13-40274 BTR Judge: BRENDA T. RHOADES  
Case Name: BOWERS, SAM D.

Trustee Name: Michelle H. Chow, Trustee  
Date Filed (f) or Converted (c): 02/01/13 (f)  
341(a) Meeting Date: 03/08/13  
Claims Bar Date: 01/30/14

For Period Ending: 12/02/14

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. HOMESTEAD PROPERTY Location: 2133 Newport Drive, Flower Mound TX 75028. Lien of \$220,000 on amended schedules; no equity. Debtor selects Federal Exemptions. All assets below exempted except as noted.	215,000.00	0.00		0.00	FA
2. WELLS FARGO CHECKING	1,298.47	0.00		0.00	FA
3. WELLS FARGO SAVINGS	3,000.00	0.00		0.00	FA
4. CLOTHING	300.00	0.00		0.00	FA
5. MASS MUTUAL	3,681.55	0.00		0.00	FA
6. 2011 TOYOTA CAMRY Lien of \$21,123.40 scheduled; no equity	13,400.00	0.00		0.00	FA
7. COMPUTER	50.00	0.00		0.00	FA
8. PREFERENCE PAYMENT On SOFA, debtor indicates payments to credit card within preference period: "HSBC Card Services...01/26/2013 \$6,272.83". Trustee send demand letters on 05/15/13, 08/02/13, and 10/13/13. On 12/20/13, Capital One responded that they will research. On 01/27/14, Capital One agreed to pay the full amount back to the estate. No settlement order required due to full amount paid to estate. Funds received and deposited to estate bank account 02/20/14.	0.00	6,272.83		6,272.83	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$236,730.02	\$6,272.83	\$6,272.83	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 2  
**Exhibit A**

Case No: 13-40274 BTR Judge: BRENDA T. RHOADES  
Case Name: BOWERS, SAM D.

Trustee Name: Michelle H. Chow, Trustee  
Date Filed (f) or Converted (c): 02/01/13 (f)  
341(a) Meeting Date: 03/08/13  
Claims Bar Date: 01/30/14

As of date TFR submitted to UST: 12/02/14: The one asset administered in this case was the credit card preference for Capital One. Trustee made demand and Capital One returned the full amount as listed on the Debtor's schedules. No order/settlement agreement required due to full and exact amount returned to estate. Trustee sent letters to creditors in 01/14 to file claims and one creditor filed a proof of claim in late 2014.

Initial Projected Date of Final Report (TFR): 06/30/15      Current Projected Date of Final Report (TFR): 06/30/15

/s/ Michelle H. Chow, Trustee

\_\_\_\_\_  
Date: 12/02/14

MICHELLE H. CHOW, TRUSTEE

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 1  
**Exhibit B**

Case No: 13-40274 -BTR  
Case Name: BOWERS, SAM D.

Trustee Name: Michelle H. Chow, Trustee  
Bank Name: BANK OF KANSAS CITY  
Account Number / CD #: \*\*\*\*\*1058 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*2688  
For Period Ending: 12/02/14

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
02/20/14	8	Capital One Services, LLC P.O. Box 85508 Richmond, VA 23285-5508	BALANCE FORWARD CREDIT CARD SETTLEMENT	1141-000	6,272.83		0.00 6,272.83
02/28/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,262.83
03/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,252.83
04/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,242.83
05/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,232.83
06/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,222.83
07/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,212.83
08/29/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,202.83
09/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,192.83
10/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		10.00	6,182.83

COLUMN TOTALS	6,272.83	90.00	6,182.83
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	6,272.83	90.00	
Less: Payments to Debtors		0.00	
Net	6,272.83	90.00	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****1058	6,272.83	90.00	6,182.83
	6,272.83	90.00	6,182.83
(Excludes Account Transfers)	(Excludes Payments To Debtors)		Total Funds On Hand

Page Subtotals 6,272.83 90.00

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 2  
**Exhibit B**

Case No: 13-40274 -BTR  
Case Name: BOWERS, SAM D.

Trustee Name: Michelle H. Chow, Trustee  
Bank Name: BANK OF KANSAS CITY  
Account Number / CD #: \*\*\*\*\*1058 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*2688  
For Period Ending: 12/02/14

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

I certify that the above banking transactions are true and correct.

Trustee's Signature: /s/ Michelle H. Chow, Trustee Date: 12/02/14  
MICHELLE H. CHOW, TRUSTEE

Page Subtotals 0.00 0.00

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: December 02, 2014

Case Number: 13-40274  
Debtor Name: BOWERS, SAM D.  
Claims Bar Date: 01/30/14

Claim Class Sequence

Joint Debtor:

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000001	WELLS FARGO BANK	Unsecured	Filed 11/24/14	\$0.00	\$126,461.26	\$126,461.26
080	C/O MICAH HICKS	Personal guaranty for small business				
7200-00	MAC T0060-030 1500 WAUGH DR., 3RD FLOOR HOUSTON, TX 77019					

Case Totals:

\$0.00

\$126,461.26

\$126,461.26

Code #: Trustee's Claim Number, Priority Code, Claim Type

## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 13-40274 BTR

Case Name: BOWERS, SAM D.

Trustee Name: Michelle H. Chow, Trustee

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Michelle H. Chow, Trustee	\$	\$	\$
Trustee Expenses: Michelle H. Chow, Trustee	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE



The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$            have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be            percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

NONE

Tardily filed claims of general (unsecured) creditors totaling \$            have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be            percent.

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	WELLS FARGO BANK	\$	\$	\$

Total to be paid to tardy general unsecured creditors \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$            have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be            percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE